

From: Robin Ishmael <rishmael@garnetcapital.com>
Sent: Monday, November 17, 2014 1:37 PM
To: Robert Bell; mike.poppe@conns.com
Cc: Lou Dipalma
Subject: FW: Conns Stats

See below - from Sherman to be discussed on the call.

From: Faliero, Bryan [mailto:bfaliero@sfg.com]
Sent: Monday, November 17, 2014 2:26 PM
To: Robin Ishmael
Cc: Faliero, Bryan
Subject: Conns Stats

Stats on Conns efforts:

- * Total Accounts – 34,078
- * Right Party Contacts – 3,314
- * Letters per Account – 1.47
- * Call Attempts per Account – 7.73
- * Dial-in Disputes to the Resurgent Customer Service Center – 216
- * Dial-in Disputes/Right Party Contacts = 6.52%

Typical Charge-Offs dispute rate sub 20bps

Typical Charge-Off sub-prime dispute rate sub 50bps

The Conns portfolio has more than 13 times the dispute rate and to date we have only reached 9.72% of the customers

Other:

1

Confidential



POPPE
86
October 5, 2016
Court Reporter:
Stephanie M. Harper, RPR, CSR

CONNS_SHE0000893

* Chain of title issue on older trade has resulted in our defense of a class action suit

* These are what we call true disputes (Call-ins) and do not count the "complaints" at the agency level

* Many of the "complaints" speak to insurance – either thought it should pay or never thought they bought it (both bad from the perspective of customer not understanding what they are buying)

Bryan

Bryan Faliero

Director

Sherman Capital Markets

200 Meeting Street, Suite 206

Charleston, SC 29401

843-266-1717 Office

770-403-0742 Cell

President – DBA International

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